

Firstbank



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Promise Zone Initiative

Northern Transformation Corporation
2389 S. M-76
West Branch, MI 48661

RE: Promise Zone

Dear Colleagues;

On behalf of Firstbank, we are committed to support the efforts of the Promise Zone Initiative to further a better quality of life in the region. Firstbank has providing financing of multiple low-moderate income apartment complexes and senior housing projects in the Counties of Ogemaw, Roscommon and Gladwin Counties. Firstbank has also committed as an investor equity partner in Ogemaw County in a Senior Housing Apartment Facility.

We also serve the Counties of Clare, Ogemaw, Oscoda, Roscommon and Iosco Counties with a full line of bank products and services with bank branches in those markets. We believe these efforts enhance and support both economic development in those communities and a better quality of life where our employees live work and serve.

Sincerely,

James L. Kloostra
Vice President
Commercial Loans
JLK/jlk